In the Claims:

1. (Previously Presented) A system for obtaining credit history information of a person via a telephone network comprising in combination:

(a) an automated call handler coupled to the telephone network and capable of receiving a request for credit history information from a caller via the telephone network, querying the caller for details about the request, accessing the requested credit history information, and providing the requested credit history information to the caller in accordance with the request;

(b) an audio controller capable of providing outgoing audio messages from the call handler to the caller via the telephone network;

(c) gateway terminal coupled to the automated call handler and having a searchable database having stored therein credit history information, wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers, and wherein the security checker processes security identification information entered by the caller to verify authorization;

(d) a plurality of modems for converting a dual-tone multi-frequency (DTMF) signal into at least one digit; and

(e) a conversion module that transforms a first digit and a second digit into a letter, wherein the first digit identifies a group of letters and the second digit identifies the letter within the group, and wherein the first digit and the second digit are entered by the caller.

2. Cancelled

3. Cancelled

4. (Previously Presented) The system of claim 1, wherein the gateway terminal further has a data analyzer for converting the digits into at least one American Standard Code for Information Interchange (ASCII) character.

5.   (Original) The system of claim 1, wherein the gateway terminal further has a data search handler for searching the database based on the request provided by the caller.

6.   (Original) The system of claim 1, wherein the call handler is capable of faxing the credit history information to the caller.

7.   (Original) The system of claim 1, wherein the call handler mails the credit history information to the caller.

8.   (Original) The system of claim 1, wherein the call handler e-mails the credit history information to the caller.

9.   (Previously Presented) A system for obtaining book availability information via a telephone network comprising in combination:

(a)   an automated call handler coupled to the telephone network and capable of receiving a request for book availability information from a caller via the telephone network, querying the caller for details about the request, accessing the requested book availability information, and providing the requested book availability information to the caller in accordance with the request;

(b)   an audio controller capable of providing outgoing audio messages from the call handler to the caller via the telephone network;

(c)   a gateway terminal coupled to the automated call handler and having a searchable database having stored therein book availability information wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers, and wherein the security checker processes security identification information entered by the caller to verify authorization;

(d)   a plurality of modems for converting a dual-tone multi-frequency (DMTF) signal into at least one digit; and

(e)   a conversion module that transforms a first digit and a second digit into a letter, wherein the first digit identifies a group of letters and the second digit identifies the letter within the group, and wherein the first digit and the second digit are entered by the caller.

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10.   Cancelled

11.   Cancelled

12.   (Previously Presented) The system of claim 9, wherein the gateway terminal further has a data analyzer for converting the digits into at least one American Standard Code for Information Interchange (ASCII) character.

13.   (Original) The system of claim 9, wherein the gateway terminal further has a data search handler for searching the database based on the request provided by the caller.

14.   (Original) The system of claim 9, wherein the audio controller converts the book availability into an audio response and the call handler provides the audio response to the caller.

15.   (Previously Presented) A system for obtaining address information of an entity via a telephone network comprising in combination:
        (a)   an automated call handler coupled to the telephone network and capable of receiving a request for address information from a caller via the telephone network, querying the caller for details about the request, accessing the requested address information, and providing the requested address information to the caller in accordance with the request;
        (b)   an audio controller capable of providing outgoing audio messages from the call handler to the caller via the telephone network;
        (c)   a gateway terminal coupled to the automated call handler and having a searchable database having stored therein address information, wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers, and wherein the security checker processes security identification information entered by the caller to verify authorization;
        (d)   a plurality of modems for converting a dual-tone multi-frequency (DTMF) signal into at least one digit; and
        (e)   a conversion module that transforms a first digit and a second digit into a letter, wherein the first digit identifies a group of letters and the second digit identifies the

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letter within the group, and wherein the first digit and the second digit are entered by the caller.

16.   Cancelled

17.   Cancelled

18.   (Previously Presented) The system of claim 15, wherein the gateway terminal further has a data analyzer for converting the digits into at least one American Standard Code for Information Interchange (ASCII) character.

19.   (Original) The system of claim 15, wherein the gateway terminal further has a data search handler for searching the database based on the request provided by the caller.

20.   (Original) The system of claim 15, wherein the audio controller converts the address information into an audio response and the call handler provides the audio response to the caller.

21.   Cancelled

22.   Cancelled

23.   Cancelled

24.   Cancelled

25.   Cancelled

26.   Cancelled

27.   (Previously Presented) A system for obtaining credit history information of a person via a telephone network comprising in combination:

        (a)   an automated call handler coupled to the telephone network and capable of receiving a request for credit history information from a caller via the telephone network, querying the caller for details about the request, accessing the requested credit history information, and providing the requested credit history information to the caller in accordance with the request;

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(b)   an audio controller capable of providing outgoing audio messages from the call handler to the caller via the telephone network;

(c)   gateway terminal coupled to the automated call handler and having a searchable database having stored therein credit history information, wherein the gateway terminal further has a security checker for ensuring access to the searchable database by authorized callers, and wherein the security checker processes security identification information entered by the caller to verify authorization;

(d)   plurality of modems for converting a dual-tone mult -frequency (DTMF) signal into at least one digit; and

(e)   a conversion module that transforms a first digit and a second digit into a letter, wherein the first digit identifies a group of letters and the second digit identifies the letter within the group, and wherein the first digit and the second digit are entered by the caller.

28.   (Previously Presented) The system of claim 27, wherein the gateway terminal further has a data analyzer for converting the digits into at least one American Standard Code for Information Interchange (ASCII) character.

29.   (Previously Presented) The system of claim 27, wherein the gateway terminal further has a data search handler for searching the database based on the request provided by the caller.